

**Information to identify the case:**

Debtor 1 Stephen Langan  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Donna Langan  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 18-24572-MBK

Social Security number or ITIN xxx-xx-0001

EIN -----

Social Security number or ITIN xxx-xx-6488

EIN -----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen Langan

Donna Langan

10/24/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Stephen Langan  
Donna Langan  
Debtors

Case No. 18-24572-MBK  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db/jdb	Stephen Langan, Donna Langan, 701 Stone Rd, Keyport, NJ 07735-3022
cr	+CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
517656461	Asset Recovery Solutions, LLC, 2200 E Devon Ave Ste 200, Des Plaines, IL 60018-4501
517656463	BAC Home Loans, 4909 Savarese Cir, Tampa, FL 33634-2413
517656467	Bureaus Investment Group, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
517656479	MinuteClinic Diagnostic of NJ, PO Box 14000, Belfast, ME 04915-4033
517656480	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517656481	Shrewsbury Diagnostic Imaging, 1131 Broad St # 110, Shrewsbury, NJ 07702-4334

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2018 00:26:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2018 00:26:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517656460	EDI: AMEREXPR.COM Oct 25 2018 03:53:00 American Express, PO Box 981537, El Paso, TX 79998-1537
517656462	E-mail/Text: paymentprocessing@avanteusa.com Oct 25 2018 00:25:05 Avante USA, 3600 S Gessner Rd Ste 225, Houston, TX 77063-5357
517656464	EDI: BANKAMER.COM Oct 25 2018 03:53:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785
517656465	EDI: TSYS2.COM Oct 25 2018 03:53:00 Barclays Bank of Delaware, 125 S West St., Wilmington, DE 19801-5014
517656466	+E-mail/Text: bankruptcyletters@hackensackmeridian.org Oct 25 2018 00:26:37 Bayshore Community Hospital, 727 N Beers St, Holmdel, NJ 07733-1598
517656469	EDI: CAPITALONE.COM Oct 25 2018 03:53:00 Capital One, PO Box 5253, Carol Stream, IL 60197-5253
517656470	EDI: CAPITALONE.COM Oct 25 2018 03:53:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517656468	EDI: CAPITALONE.COM Oct 25 2018 03:53:00 Capital One, 10700 Capitol One Way, Glen Allen, VA 23060-9243
517656471	EDI: CHASE.COM Oct 25 2018 03:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517656472	EDI: CHASE.COM Oct 25 2018 03:53:00 Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
517656473	EDI: CITICORP.COM Oct 25 2018 03:53:00 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517656474	EDI: WFNNB.COM Oct 25 2018 03:53:00 Comenity Bank/WOMNWTHN, PO Box 182789, Columbus, OH 43218-2789
517656475	EDI: CITICORP.COM Oct 25 2018 03:53:00 ExxonMobil/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517656476	E-mail/Text: bankruptcydept@wyn.com Oct 25 2018 00:26:31 Fairfield Acceptance, 10750 W Charleston Blvd Ste 130, Las Vegas, NV 89135-1049
517656477	EDI: FORD.COM Oct 25 2018 03:53:00 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
517656490	EDI: IRS.COM Oct 25 2018 03:53:00 US Treasury - IRS, Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326
517656478	EDI: CBSKOHLS.COM Oct 25 2018 03:53:00 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
517656482	EDI: RMSC.COM Oct 25 2018 03:53:00 SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
517656483	EDI: RMSC.COM Oct 25 2018 03:53:00 SYNCB/Care Credi, PO Box 965036, Orlando, FL 32896-5036
517656484	EDI: RMSC.COM Oct 25 2018 03:53:00 SYNCB/Oldnavy, PO Box 965005, Orlando, FL 32896-5005
517656485	EDI: RMSC.COM Oct 25 2018 03:53:00 SYNCB/PayPal, PO Box 965005, Orlando, FL 32896-5005
517656486	EDI: RMSC.COM Oct 25 2018 03:53:00 SYNCB/QVC, PO Box 965036, Orlando, FL 32896-5036
517656487	EDI: RMSC.COM Oct 25 2018 03:53:00 SYNCB/Sams Club, PO Box 965036, Orlando, FL 32896-5036
517656488	EDI: RMSC.COM Oct 25 2018 03:53:00 SYNCB/WalMart, PO Box 965024, Orlando, FL 32896-5024
517656595	+EDI: RMSC.COM Oct 25 2018 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517656489	EDI: CITICORP.COM Oct 25 2018 03:53:00 The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517656491	EDI: WFFC.COM Oct 25 2018 03:53:00 Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

District/off: 0312-3

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com  
Elizabeth K. Holdren on behalf of Creditor Carrington Mortgage Services, LLC  
eholdren@hillwallack.com, jhanley@hillwallack.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Leah E. Capece on behalf of Debtor Stephen Langan lcapece@leclawonline.com  
Leah E. Capece on behalf of Joint Debtor Donna Langan lcapece@leclawonline.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7